

In re:
Ahmet Akin Kuru
Debtor

Case No. 24-10954-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 12, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db	Ahmet Akin Kuru, 602 S 2nd St Apt 8, Philadelphia, PA 19147-2438
14866909	602 South Second Street, LP, 114 Chestnut St, Philadelphia, PA 19106-3069
14866931	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 13 2024 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 13 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2024 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14866910	Email/PDF: bncnotices@becket-lee.com	Jul 13 2024 00:19:21	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14866911	+ EDI: BANKAMER	Jul 13 2024 04:01:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14866912	Email/Text: rm-bknotices@bridgecrest.com	Jul 13 2024 00:10:00	Bridgecrest Acceptance Corp, Attn: Bankruptcy, 7300 East Hampton Avenue Suite 100, Mesa, AZ 85209-3324
14866916	Email/Text: megan.harper@phila.gov	Jul 13 2024 00:10:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14866913	EDI: CAPITALONE.COM	Jul 13 2024 04:01:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14866915	EDI: CITICORP	Jul 13 2024 04:01:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14866917	Email/Text: bankruptcy@philapark.org	Jul 13 2024 00:10:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14866918	+ EDI: WFNNB.COM	Jul 13 2024 04:01:00	Comenitybank/trwrdsrv, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14866919	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 13 2024 00:09:00	Credit Acceptance, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
14866920	Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2024 00:08:31	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273

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14866921	EDI: DISCOVER	Jul 13 2024 04:01:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14866922	Email/Text: collecadminbankruptcy@fnni.com	Jul 13 2024 00:09:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
14866923	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 13 2024 00:09:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14866924	^ MEBN	Jul 13 2024 00:02:10	Happy Money, Attn: Bankruptcy Attn: Bankruptcy, 21512 Hawthorne Blvd , Ste 200, Torrence, CA 90503
14866925	EDI: IRS.COM	Jul 13 2024 04:01:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14866914	EDI: JPMORGANCHASE	Jul 13 2024 04:01:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14866926	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 13 2024 00:19:19	Merrick Bank/Card Works, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14866927	Email/Text: fesbank@attorneygeneral.gov	Jul 13 2024 00:09:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14866930	^ MEBN	Jul 13 2024 00:01:51	PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806
14866933	Email/Text: Bankruptcy.Notices@pnc.com	Jul 13 2024 00:09:00	PNC Financial, Attn: Bankruptcy 300 Fifth Avenue, Pittsburgh, PA 15222
14866928	EDI: PENNDEPTREV	Jul 13 2024 04:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14866928	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2024 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14866929	^ MEBN	Jul 13 2024 00:02:13	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14866932	Email/Text: bankruptcy@philapark.org	Jul 13 2024 00:10:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14866934	Email/Text: ebnnotices@fidem-financial.com	Jul 13 2024 00:09:00	Premier Finance Card Program, Attn: Bankruptcy, P.O. Box 9208, Old Bethpage, NY 11804-9208
14866935	EDI: SYNC	Jul 13 2024 04:01:00	Synb/Venmo, Attn: Bankruptcy, P.O. Box 965064, Orlando, FL 32896-5060
14866936	EDI: TDBANKNORTH.COM	Jul 13 2024 04:01:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14866937	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 13 2024 00:10:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14866938	^ MEBN	Jul 13 2024 00:02:03	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14866939	+ EDI: WFFC2	Jul 13 2024 04:01:00	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001
14866940	+ EDI: WFFC2	Jul 13 2024 04:01:00	Wells Fargo Personal Lines & Loan, Attn: Bankruptcy 1 Home Campus MACX2303, Des Moines, IA 50328-0001

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2024 at the address(es) listed below:

Name	Email Address
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CHRISTINE C. SHUBERT

christine.shubert@comcast.net J100@ecfbis.com

MICHAEL A. CIBIK

on behalf of Debtor Ahmet Akin Kuru help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Ahmet Akin Kuru</u>	Social Security number or ITIN	xxx-xx-3244
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 24-10954-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ahmet Akin Kuru

7/11/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.